

Branch Office: AHMEDNAGAR Date: 08-Sep-2026
Applicant: MUNDE BALIRAM TUKARAM Ref No.: HOU/AHMD/0926/5213043
RESHMA BALIRAM MUNDE
Guarantor: SACHIN KACHARU BERAD Version No.: 5
Address: 36/F, MEHETA VIHAR, SATWARI DIST JAMMU, PIN 180003, JAMMU & KASHMIR, Jammu, JAMMU AND
KASHMIR, 180003, Jammu, India
Email: munde2982@gmail.com Contact No. 9405852500

Dear Sir/Madam,

With reference to your loan application dated 03-09-2026, we are pleased to inform you that we have in principle sanctioned your loan, on the broad terms and conditions as under/overleaf with special conditions, if any.

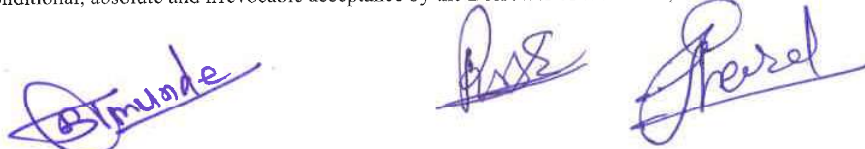
1. Purpose of Loan	Housing Loan, Housing
2. Loan Amount	INR 2700000 (INR Twenty Seven Lakh Only)
Insurance Premium	INR 135000 (INR One Lakh Thirty Five Thousand Only)
Total Loan Amount	INR 2835000 (INR Twenty Eight Lakh Thirty Five Thousand Only)
3. Repayment Term	240 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% -4.90% = 8.25% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 24157 (INR Twenty Four Thousand One Hundred and Fifty Seven Only)
8. Processing fees receivable:	INR 0.00 (INR Zero only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	ROW HOUSE NO-4, PLOT NO-5/2, SR. NO-248/2,, ANAND TOWNSHIP PHASE-2, NIMBODI, NEAR MIRC GATE NO-06, Ahmed Nagar, SOLAPUR ROAD, DAREWADI, Ahmed Nagar, MAHARASHTRA, India, 414002
11. Pre-payment Charges	As mentioned in MITC duly updated on the website
12. Overdue Charges	24% per annum

*Subject to change from time to time at the sole discretion of PNBHFL

SPECIAL CONDITIONS:

1. Guarantor residence FTE to be positive
2. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
3. Application Form and KYCs duly signed with OSV to be taken from Guarantor.
4. OCR clearance (if applicable) to be taken before disbursement.
5. Subject to clearance of Processing Fees.
6. Property being offered as collateral needs to be insured for the tenure of the loan
7. Acknowledged Key Facts Statement to be taken.
8. Copy of valid service certificate to be submitted
9. • Builder NOC to be documented.
10. • Compliance of Guarantor to be done.
11. • Local Guarantor to be taken on deal structure.
12. • Repayment to come from Applicant in SBI BANK – 9900.
13. • Property offered as collateral should comply with PNB Housing Finance Legal & Technical norms.
14. • Property to be in the name of applicant and or jointly with co-applicant only.
15. • Digi locker verification to be done/ DIMP process to be followed.
16. • Mail for Meeting of FTE & signing the docket with applicant and co applicant at time of disbursement with photos to be documented.
17. • Positive Applicant & Co-applicant FTE of RV visit to be done.
18. • Positive Applicant FTE of EV visit to be done.
19. Local guarantor to be provided at the time of disbursement.

This Sanction Letter is subject to unconditional, absolute and irrevocable acceptance by the Borrower of the GTC*, and also available on



पंजीकृत कार्यालय: 9वीं मंजिल, अंतरिक्ष भवन, 22, कस्तूरबा गाँधी मार्ग, न्यू दिल्ली – 110001

Regd. Office: 9th Floor, Antriksh Bhawan, 22 Kasturba Gandhi Marg, New Delhi - 110 001

Toll Free: 1800 120 8800, Email: customercare@pnbhousing.com, Website: www.pnbhousing.com

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